

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Ramos, Michael
Ramos, Daphne Y.

Case No.: 19-17748/MBK
Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: March 23, 2022
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RC Initial Debtor: MR Initial Co-Debtor: DR

Part 1: Payment and Length of Plan

a. The debtors shall pay \$3,080.62 through April 1, 2022 to the Chapter 13 Trustee.

Then starting on May 1, 2022, debtors shall pay \$555.00 per month to the Chapter 13 Trustee, for approximately 54 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Rent Rolls

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	\$3,305.37

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Lakeview Loan Servicing, LLC	11 Center Street, Eatontown, NJ 07724	\$412.80	N/A	\$412.80	\$2,304.48

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506 ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Americredit Financial Services, Inc. dba GM Financial	2014 BMW X5	\$44,129.29	Collateral to be surrendered in full satisfaction of claim.
Bank of America, N.A.	2017 Mercedes-Benz GLS450	\$66,963.56	Collateral to be surrendered in full satisfaction of claim.
JP Morgan Chase Bank, N.A.	2017 Land Rover Range Rover	\$97,945.06	Collateral to be surrendered in full satisfaction of claim.
JP Morgan Chase Bank, N.A.	2015 Mercedes-Benz GL450	\$44,703.71	Collateral to be surrendered in full satisfaction of claim.
JP Morgan Chase Bank, N.A.	2017 Land Rover Range Rover	\$94,516.29	Collateral to be surrendered in full satisfaction of claim.
PNC Bank National Association	2014 BMW X5	\$40,858.79	Collateral to be surrendered in full satisfaction of claim.
Wells Fargo Bank, N.A.	Furniture Items Purchased from Ashley Homestore	\$7,173.66	Collateral to be surrendered in full satisfaction of claim.

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
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Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$27,578.00 to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment of Debtor	Post-Petition Payment
Toyota Motor Credit Corporation	\$0.00	Auto Lease-2017 Lexus RC 350	Reject	N/A
Daimler Trust aka Mercedes Benz Financial Services	\$0.00	Auto Lease-2017 Mercedes-Benz C300	Reject	N/A
USB Leasing LT aka US Bank	\$0.00	Auto Lease-2017 Jeep Grand Cherokee	Reject	N/A
SunPower Capital, LLC	\$0.00	Leased Solar Panel System	Reject	N/A

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount

filed by the post-petition claimant.

Part 9: Modification ☐ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: February 10, 2022

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Debtors' plan is being modified to include the surrender of furniture items purchased from Ashley Homestore with Wells Fargo Bank, N.A. on Part 4 (e).	Part 4(e): "Surrender" of Plan is amended to include furniture items purchased from Ashley Homestore and indicate that the Debtors will be surrendering the collateral in full satisfaction of claim.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ **NONE**

☐ Explain Here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>03/23/2022</u>	<u>/s/ Michael Ramos</u> Michael Ramos Debtor
Date: <u>03/23/2022</u>	<u>/s/ Daphne Y. Ramos</u> Daphne Y. Ramos Joint Debtor
Date: <u>03/23/2022</u>	<u>/s/ Roger Chavez</u> Roger Chavez Attorney for Debtor(s) Bar Number: RC4040 Law Offices of Roger Chavez Robert Treat Center 50 Park Place Suite 1104 Newark, NJ 07102-3806 Phone: (973) 735-0530 Email: rchavez@chavezlegal.com

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 30, 2022

Form ID: pdf901

Total Noticed: 131

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703
cr	+ Community Financial Services Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, MO 07701-0610 UNITED STATES 07701-2009
cr	+ LAKEVIEW LOAN SERVICING, LLC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ U.S. Bank National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518186762	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, American Honda Finance, A/K/A Honda Financial Services, 201 Little Falls Drive, Wilmington, DE 19808
518186761	Aetna Life Insurance Company, P.O. Box 14079, Lexington, KY 40512-4079
518186766	+ Bank of America, N.A., 150 North College Street, Charlotte, NC 28255-0001
518186765	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
518186767	Bank of America, N.A., FL9-600-02-26, P.O. Box 45224, Jacksonville, FL 32232-5224
518186768	+ Bio-Referenced Labs, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128
518186769	Bio-Referenced Labs, P.O. Box 650, Elmwood Park, NJ 07407
518186773	+ Cathaya International LLC, Oakland Trading International LLC, Eastern Trading LLC, c/o Aaron Wang, 31 Middle Road Port Washington, NY 11050-2615
518186774	+ Cathaya International LLC, c/o Aaron Wang, 107 Northern Blvd., Suite 410, Great Neck, NY 11021-4312
518186775	+ Champion Autohaus LLC, a/k/a Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 1980 State Route 35, South Amboy, NJ 08879-2078
518186785	+ Community Financial Services FCU, 524 West Edgar Road, P.O. Box 1514, Linden, NJ 07036-0005
518186784	+ Community Financial Services FCU, 149 East St. George Avenue, Roselle, NJ 07203-2936
518186786	+ Eastern Trading LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
518186789	+ FOX Rothschild LLP, P.O. Box 5231, Princeton, NJ 08543-5231
518186788	+ FOX Rothschild LLP, Princeton Pike Corporate Center, 997 Lenox Drive, Building 3, Lawrence Township, NJ 08648-2317
518186787	+ FOX Rothschild LLP, 10 Sentry Parkway, Suite 200, P.O. Box 3001, Blue Bell, PA 19422-0750
518186794	+ Greenbaum, Rowe, Smith & Davis LLP, Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3738
518186793	+ Greenbaum, Rowe, Smith & Davis LLP, ATTN.: Stephanie G. Reckford, Esq., 75 Livingston Avenue, Suite 301, Roseland, NJ 07068-3788
518186795	Hackensack Meridian Health, Jersey Shore University Medical Center, 1945 NJ-53, Neptune, NJ 07753
518186796	+ I. Mark Cohen Law Group, ATTN.: Johnathan Goldsmith Cohen, Esq., 1 Executive Drive, Suite 6, Tinton Falls, NJ 07701-4938
518186797	+ Ibrahim Law Firm, ATTN.: Ihab A. Ibrahim, Esq., 910 Bergen Avenue, Suite 203, Jersey City, NJ 07306-4311
518186801	+ Jersey Shore Anesthesiology Associates, 1945 State Route 33, Neptune, NJ 07753-4896
519479094	+ LAKEVIEW LOAN SERVICING, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
518186803	LabCorp, Laboratory Corporation Of America, P.O. Box 2240, Burlington, NC 27216-2240
518186804	+ LabCorp, Laboratory Corporation Of America, 1250 Chapel Hill Road, Burlington, NC 27215-7141
518186805	+ Lakeview Loan Servicing LLC, Servicing by LoanCare, ATTN: Customer Service, P.O. Box 8068, Virginia Beach, VA 23450-8068
518186806	+ Lakeview Loan Servicing LLC, Servicing by LoanCare, 3637 Sentara Way, Suite 303, Virginia Beach, VA 23452-4262
518186807	Lakeview Loan Servicing LLC, Servicing by LoanCare, Interstate Corporate Center, Building #9, Suite 200, Norfolk, VA 23502
518186808	+ Liberty Mutual Insurance Company, Corporate Headquarters, 175 Berkeley Street, Boston, MA 02116-5066
518186809	#+ Liberty Mutual Insurance Company, 5050 West Tilghman Street, Suite 200, Allentown, PA 18104-9154
518186810	+ McGuire Woods, ATTN.: Philip A. Goldstein, Esq., 1251 Avenue of the Americas, 20th Fl., New York, NY 10020-1104
518186812	Mercedes Benz Financial Services, P.O. Box 961, Roanoke, TX 76262-0961

District/off: 0312-3

User: admin

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518186814 + Mercedes-Benz Financial Services, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
518186817 + Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1200 Jumping Brook Road, Suite 201, Neptune, NJ 07753-2635
518186818 + Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 717 North Beers Street, Suite 1E, Holmdel, NJ 07733-1525
518186816 + Meridian Medical Group-Specialty Care PC, Hackensack Meridian Medical Group, 1500 Allaire Avenue, Suite 201, Ocean, NJ 07712-7603
518186819 + Michael Teitelbaum, Barbara Teitelbaum, 11 Center Street, Apt. #B, Eatontown, NJ 07724-1703
518186820 + Monmouth Hospital, Monmouth Medical Center, 300 2nd Avenue, Long Branch, NJ 07740-6395
518186822 New Jersey E-ZPass, Violation Processing Center, P.O. Box 52005, Newark, NJ 07101-8205
518186821 New Jersey E-ZPass, New Jersey Customer Care Service Center, P.O. Box 52002, Newark, NJ 07101-8202
518186826 + New Jersey Motor Vehicle Commission, 225 East State Street, Trenton, NJ 08666-0001
518186825 + New Jersey Motor Vehicle Commission, P.O. Box 017, Trenton, NJ 08666-0017
518186824 + New Jersey Motor Vehicle Commission, Title Records Unit, P.O. Box 155, Trenton, NJ 08666-0155
519486814 + New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095-5042
519473552 + Nordstrom, INC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
518186830 + Norris McLaughlin, P.A., ATTN.: Nicholas Duston, Esq., 400 Crossing Boulevard, 8th Fl., Bridgewater, NJ 08807-2863
518186831 + Oakland Trading International LLC, c/o Aaron Wang, 133-05 32nd Avenue, Flushing, NY 11354-1902
518186832 + Office Of The Attorney General, ATTN: Gurbir S. Grewal, RJ Hughes Justice Complex, 25 Market Street, P.O. Box 080, Trenton, NJ 08625-0080
518186837 Quest Diagnostics, Inc., P.O. Box 740985, Cincinnati, OH 45274-0985
518186840 + Robertson, Anschutz & Schneid, PL, ATTN.: Walter Gouldsbury, Esq., 133 Gaither Drive, Suite F, Mount Laurel, NJ 08054-1710
518186842 + Rubin & Rothman, LLC, 190 North Avenue East, P.O. Box 8, Cranford, NJ 07016-0008
518186850 + Simons Agency, Inc., 436 Main Street, Suite# 263, Spotswood, NJ 08884-1702
518186852 + SunPower Capital, LLC, ATTN: SunPower Financing, 2900 Esperanza Crossing, 2nd Fl., Austin, TX 78758-3658
518186853 SunPower Capital, LLC, P.O. Box 844863, Los Angeles, CA 90084-4863
518186862 ++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court., US Bank, 205 West 4th Street, Suite 700, Cincinnati, OH 45202
518186861 + US Bank, P.O. Box 3447, Oshkosh, WI 54903-3447
518186866 + Weiner Law Group LLC, ATTN: Ronald A. Berutti, Esq., 629 Parsippany Road, P.O. Box 0438, Parsippany, NJ 07054-0438
518186871 + Wells Fargo Bank, Legal Order Processing, D1111-01A, P.O. Box 1416, Charlotte, NC 28201-1416
518186867 + Wells Fargo Bank, P.O. Box 14517, Des Moines, IA 50306-3517
518186868 + Wells Fargo Bank, Credit Bureau Disputes, B6955 019, PO Box 31557, Billings, MT 59107-1557
518186869 + Wells Fargo Bank, P.O. Box 94435, Albuquerque, NM 87199-4435
518186870 + Wells Fargo Bank, Writs & Levies Processing, 101 North Independence Mall East, MAC Code Y1372-039, Philadelphia, PA 19106-2112
519354407 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519355288 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518186872 + Wells Fargo Card Services, Wells Fargo Bank NA, Credit Bureau Dispute Resolution, P.O. Box 14517, Des Moines, IA 50306-3517
518186873 + Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347
518186874 + Wells Fargo Card Services, Wells Fargo Bank NA, Consumer Credit Solutions, P.O. Box 30086, Los Angeles, CA 90030-0086

TOTAL: 71

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 30 2022 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 30 2022 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518186764	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 30 2022 20:28:00	American Honda Finance, A/K/A Honda Financial Services, National Service Center, P.O. Box 166469, Irving, TX 75016-6469
519349709	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	Americredit Financial Services, Inc., DbA GM Financial, P O Box 183853, Arlington, TX 76096
518186763	+ Email/Text: ebnbankruptcy@ahm.honda.com	Mar 30 2022 20:28:00	American Honda Finance, A/K/A Honda Financial Services, 200 Continental Drive, Newark, DE 19713-4336

District/off: 0312-3

User: admin

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Total Noticed: 131

519346989	Email/PDF: resurgentbknofications@resurgent.com	Mar 30 2022 20:32:49	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518186772	Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2022 20:28:00	Capital One Bank, C/O KOHLS, North 56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
518186771	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2022 20:28:00	Capital One Bank, C/O KOHLS, P.O. Box 3043, Milwaukee, WI 53201-3043
518186770	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2022 20:28:00	Capital One Bank, C/O KOHLS, P.O. Box 3115, Milwaukee, WI 53201-3115
518186780	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 30 2022 20:28:00	Chex Systems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
518186783	+ Email/Text: documentfiling@lciinc.com	Mar 30 2022 20:28:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
518186782	Email/Text: documentfiling@lciinc.com	Mar 30 2022 20:28:00	Comcast Cable, C/O Correspondence, PO Box 1809, Union, NJ 07083-1809
518186781	+ Email/Text: documentfiling@lciinc.com	Mar 30 2022 20:28:00	Comcast Cable, C/O Bankruptcy Dept., 800 Rahway Avenue, Union, NJ 07083-6691
519471029	Email/Text: M74banko@mercedes-benz.com	Mar 30 2022 20:28:00	Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
518186791	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	GM Financial, Corporate Office, 801 Cherry Street, Suite 3500, Fort Worth, TX 76102-6854
518186792	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	GM Financial, ATTN: Correspondence, P.O. Box 183834, Arlington, TX 76096-3834
518186790	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 30 2022 20:28:00	GM Financial, A/K/A Americredit, P.O. Box 181145, Arlington, TX 76096-1145
518186800	Email/Text: Bankruptcy@ICSystem.com	Mar 30 2022 20:28:00	IC System, Inc., IC Systems Collections, PO Box 64378, St. Paul, MN 55164-0378
518186799	Email/Text: Bankruptcy@ICSystem.com	Mar 30 2022 20:28:00	IC System, Inc., IC Systems Collections, PO Box 64437, St. Paul, MN 55164-0437
518186798	+ Email/Text: Bankruptcy@ICSystem.com	Mar 30 2022 20:28:00	IC System, Inc., IC Systems Collections, 444 Highway 96 East, St. Paul, MN 55127-2557
518186778	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:53	Chase Auto Finance, 301 North Walnut Street, 9th FL., Wilmington, DE 19801-3935
518186777	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:58	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
518186779	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:57	Chase Auto Finance, P.O. Box 901076, Fort Worth, TX 76101-2076
519456125	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 30 2022 20:32:58	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518186802	+ Email/Text: info@kehoefinancial.com	Mar 30 2022 20:28:00	Kehoe Financial Group, 190 Moore Street, Suite 203, Hackensack, NJ 07601-7418
519354975	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 30 2022 20:28:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
518186811	+ Email/Text: laura@redbanklaw.com	Mar 30 2022 20:28:00	McKenna, DuPont, Higgins & Stone, P.C., 229 Broad Street, P.O. Box 610, Red Bank, NJ 07701-0610
518186813	+ Email/Text: M74banko@mercedes-benz.com	Mar 30 2022 20:28:00	Mercedes Benz Financial Services, P.O. Box 685, Roanoke, TX 76262-0685
518186823	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 30 2022 20:28:00	New Jersey E-ZPass, Violations Processing

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			Center, P.O. Box 4971, Trenton, NJ 08650
518186828	+ Email/Text: bnc@nordstrom.com	Mar 30 2022 20:28:46	Nordstrom, P.O. Box 6555, Englewood, CO 80155-6555
518186829	+ Email/Text: bnc@nordstrom.com	Mar 30 2022 20:28:57	Nordstrom, P.O. Box 6566, Englewood, CO 80155-6566
518186827	+ Email/Text: bnc@nordstrom.com	Mar 30 2022 20:28:57	Nordstrom, 13531 East Caley Avenue, Englewood, CO 80111-6505
518186835	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	PNC Bank, 1 Financial Parkway, Kalamazoo, MI 49009
518186833	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
518186834	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	PNC Bank, P5-PCLC-A1-N, 2730 Liberty Avenue, Pittsburgh, PA 15222-4746
519471018	Email/Text: Bankruptcy.Notices@pnc.com	Mar 30 2022 20:28:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518186836	+ Email/Text: BankruptcyMail@questdiagnostics.com	Mar 30 2022 20:28:00	Quest Diagnostics, Inc., 3 Giralda Farms, Madison, NJ 07940-1027
518186838	+ Email/Text: bkrpt@retrievalmasters.com	Mar 30 2022 20:28:00	Retrieval-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518186839	Email/Text: bkrpt@retrievalmasters.com	Mar 30 2022 20:28:00	Retrieval-Masters Creditors Bureau, Inc., P.O. Box 1235, Elmsford, NY 10523-0935
518186841	+ Email/Text: bankruptcy@rubinrothman.com	Mar 30 2022 20:28:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, P.O. Box 9003, Islandia, NY 11749-9003
518186854	+ Email/Text: bankruptcy@sw-credit.com	Mar 30 2022 20:28:00	SW Credit Systems, Inc., Southwest Credit Systems, 4120 International, Suite 100, Carrollton, TX 75007-1958
518186844	Email/Text: DeftBkr@santander.us	Mar 30 2022 20:28:00	Santander Bank, N.A., Mail Code: 10-421-CN2, P.O. Box 12646, Reading, PA 19612-2646
518186843	+ Email/Text: DeftBkr@santander.us	Mar 30 2022 20:28:00	Santander Bank, N.A., MA1-MB3 01-09, P.O. Box 841002, Boston, MA 02284-1002
518186845	Email/Text: DeftBkr@santander.us	Mar 30 2022 20:28:00	Santander Bank, N.A., Mail Code: RI1 EPV 02-23, One Sovereign Way, East Providence, RI 02915
518186847	+ Email/Text: bankruptcy@savit.com	Mar 30 2022 20:28:00	Savit Collection Agency, 46 West Ferris Street, East Brunswick, NJ 08816-2159
518186846	Email/Text: bankruptcy@savit.com	Mar 30 2022 20:28:00	Savit Collection Agency, P.O. Box 250, East Brunswick, NJ 08816-0250
518186851	+ Email/Text: clientservices@simonsagency.com	Mar 30 2022 20:28:00	Simons Agency, Inc., 3713 Brewerton Road, Suite 1, Syracuse, NY 13212-3843
518186849	+ Email/Text: clientservices@simonsagency.com	Mar 30 2022 20:28:00	Simons Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
518186855	Email/Text: jaxbanko@td.com	Mar 30 2022 20:28:00	TD Auto Finance, LLC, P.O. Box 9223, Farmington Hills, MI 48333-9223
518186857	Email/Text: jaxbanko@td.com	Mar 30 2022 20:28:00	TD Auto Finance, LLC, ATTN: Customer Resolution Dept., P.O. Box 9226, Farmington, MI 48333-9226
518186856	Email/Text: jaxbanko@td.com	Mar 30 2022 20:28:00	TD Auto Finance, LLC, 2777 Franklin Road, Farmington Hills, MI 48334
518186860	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 30 2022 20:28:00	Toyota Motor Credit Corporation, 19001 South Western Avenue, WF22, Torrance, CA 90501
518186858	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 30 2022 20:28:00	Toyota Motor Credit Corporation, 5005 N. River

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518186859	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 30 2022 20:28:00	Boulevard NE, Cedar Rapids, IA 52411-6634 Toyota Motor Credit Corporation, Bankruptcy Department, P.O. Box 8026, Cedar Rapids, IA 52409-8026
518315990	Email/PDF: bncnotices@becket-lee.com	Mar 30 2022 20:32:59	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519473199	+ Email/PDF: ebn_ais@aisinfo.com	Mar 30 2022 20:32:49	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518186865	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2022 20:28:00	Verizon, 500 Technology Drive, Suite 550, Weldon Springs, MO 63304-2225
518186864	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2022 20:28:00	Verizon, Attn: Billing Office, 236 E. Town Street #170, Columbus, OH 43215-4631
518186863	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 30 2022 20:28:00	Verizon, P.O. Box 650584, Dallas, TX 75265-0584
TOTAL: 60			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519455876	*	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519452181	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518186776	##+	Champion Autohaus LLC, Champion Auto Leasing LLC, C/O Renato Cuyco, Jr., 3 Wemmer Court, Sayreville, NJ 08872-2148
518186815	##+	Meridian Medical Group Faculty, Hackensack Meridian Medical Group, 2240 State Route 33 Suite B, Neptune, NJ 07753-6104
518186848	##+	Seahorse Pediatrics LLC, Shabnam Maghsood, MD, 142 Route 35, Suite 105, Eatontown, NJ 07724-1864

TOTAL: 0 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com; logsecf@logs.com
Harold N. Kaplan	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor USB Leasing LT hkaplan@rasnj.com informationathnk@aol.com

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John R. Morton, Jr.

on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

Joseph Gunnar Devine, Jr

on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Joseph Gunnar Devine, Jr

on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com

Kevin Gordon McDonald

on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

Michael A. Artis

on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis

on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov

Michael R. DuPont

on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com dana@redbanklaw.com

Richard Gerbino

on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com
kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Roger Chavez

on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez

on behalf of Defendant Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com

Roger Chavez

on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com rchavez01@aol.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19